

EXHIBIT A

7/25/2023 11:44 AM
TIANA P. GARNER, CLERK

IN THE SUPERIOR COURT OF GWINNETT COUNTY
STATE OF GEORGIA

Lynntoya Washington
3183 Chipping Wood Court
Milton, GA 30004

23-A-06388-6

PLAINTIFF

CIVIL ACTION NUMBER: _____

VS

State Farm Fire and Casualty Company
RA: Corporation Service Company
2 Sun Court, Suite 400
Peachtree Corners, GA 30092

DEFENDANT

SUMMONS

TO THE ABOVE-NAMED DEFENDANT:

You are hereby summoned and required to file with the Clerk of said court and serve upon the Plaintiff's attorney, whose name and address is:

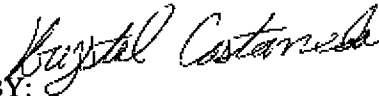
Michael D. Turner
Attorney For the Plaintiff
THE HUGGINS LAW FIRM, LLC
110 Norcross Street
Roswell, GA 30075
770-913-6229
mdturner@lawhuggins.com

an Answer to the Complaint which is herewith served upon you, within 30 days after service of this summons upon you, exclusive of the day of service. If you fail to do so, judgment by default will be taken against you for the relief demanded in the complaint.

25th day of July, 2023

This _____ day of _____, 2023.

Tiana P. Garner,
Clerk of Superior Court


BY: _____
Deputy Clerk

IN THE SUPERIOR COURT OF GWINNETT COUNTY
STATE OF GEORGIA

LYNNTTOYA WASHINGTON,

Plaintiff,

v.

STATE FARM FIRE AND CASUALTY
COMPANY,
a foreign corporation,

Defendant.

CIVIL ACTION FILE NO.:
23-A-06388-6COMPLAINT

COMES NOW Plaintiff Lynntoya Washington, by and through the undersigned counsel, and files this Complaint for breach of first party property insurance contract and bad faith denial of insurance coverage against Defendant, **State Farm Fire and Casualty Company**, and in support hereof, states as follows:

PARTIES

1.

Plaintiff is an adult resident citizen of Fulton County, Georgia.

2.

Upon information and belief, Defendant is a foreign insurance company, registered to transact business in, and in fact transacts business in, the State of Georgia. Defendant is in the business of insuring risks and properties located throughout the United States, including Georgia. Defendant maintains an office at 2 Sun Court, Suite 400, Peachtree Corners, GA 30092 where it may be served with process through its registered agent, Corporation Service Company, as identified by the state of Georgia Secretary of State registry.

JURISDICTION AND VENUE

3.

This Court has subject matter jurisdiction over this action for breach of contract and bad faith denial of an insurance claim because the breached contract was entered into, and concerned property in, the state of Georgia and the amount in controversy exceeds \$15,000.00. This Court has personal jurisdiction over Defendant because Defendant is transacting business and insuring properties in the state of Georgia and has appointed a registered agent for service of process in Georgia pursuant to O.C.G.A. § 33-4-1 and O.C.G.A. § 33-4-4.

4.

Venue is proper in this Court because Defendant has a registered agent doing business in Gwinnett County pursuant to O.C.G.A. § 33-4-1, O.C.G.A. § 33-4-4.

5.

In addition, by virtue of the express terms of the insurance policy at issue, Defendant has consented to jurisdiction and venue of this Court.

THE POLICY

6.

Prior to August 2, 2022, and in consideration of the premiums paid to Defendant by the Plaintiff, Defendant issued a policy with Policy No. 11-C8-V134-8 (the “Policy”).

7.

Upon information and belief, the Policy provides numerous coverages for the real and personal property located at 3183 Chipping Wood Court, Alpharetta, GA 30004 (the “Insured Property,” “Property,” or the “home”). Upon information and belief, the Policy likewise insures against loss due to Water, subject to a deductible of \$9,719.00 per occurrence.

8.

Upon information and belief, the Policy is an all-perils policy providing coverage for sudden and accidental direct physical loss to the dwelling, other structures, and personal property. The Policy covers property repairs and personal property on a full replacement cost basis.

9.

Upon information and belief, the Policy covers various types of expenses, including reasonable and necessary costs incurred for temporary repairs to protect covered property from further imminent covered loss and additional living expenses.

SUDDEN AND ACCIDENTAL DAMAGE TO THE INSURED PROPERTY

10.

On or about August 2, 2022, the above-referenced property suffered damage from a sudden and accidental direct physical loss resulting from Water (the “Loss”). Upon information and belief, the Policy was in effect at the time of the Loss.

11.

Plaintiff promptly and timely notified Defendant of the damage to the Property resulting from the Loss and made a claim pursuant to the Policy. As a result, Defendant assigned an adjuster (“Adjuster”) to investigate Plaintiff’s claim for sudden and accidental direct physical loss. The Adjuster was authorized as Defendant’s representative and agent for purposes of the claim.

12.

At all times, Plaintiff made themselves and the Property available to, and fully cooperated with, the Defendant and its representative and agent to inspect and investigate the damages caused by the loss.

13.

Defendant, through its authorized representative and agent, Adjuster, performed a site inspection of the Property.

14.

Defendant's authorized representative and agent, Adjuster, incurred the duty of acting with due diligence in achieving a proper disposition of the Plaintiff's claim when Adjuster undertook the handling of the claim.

15.

Defendant, through its authorized representative and agent, Adjuster, grossly underestimated the scope of loss suffered by the Plaintiff as a result of the Water event. Defendant failed to properly indemnify the Plaintiff and estimated Plaintiff's total loss to be \$40,521.01. Plaintiff's deductible is \$9,719.00 per occurrence, and Defendant withheld \$1,646.99 in recoverable depreciation; thus, after deductions for depreciation and Plaintiff's deductible, Defendant claims Plaintiff was due \$29,044.04 as indemnification under the Policy. A true and accurate copy of the Defendant's estimate is attached hereto as Exhibit "A."

16.

As a result of Defendant's gross underestimation, Plaintiff requested multiple times that Defendant reconsider its position regarding Defendant's estimate. Defendant refused to comply with the Plaintiff's requests and continued to frivolously and baselessly deny any additional payment on Plaintiff's claim. Furthermore, the Defendant continued to ignore the opinions of the Plaintiff's experts as to the extent of damage and the amount it will cost the Plaintiff to be properly indemnified for the Loss.

17.

Plaintiff made repeated requests for payment of the claim, including a written demand sent to Defendant on May 30, 2023. A true and accurate copy of the written demand is attached hereto as Exhibit “B.” Despite this demand for \$133,673.14 less previous payments and the applicable deductible, Defendant continued to frivolously deny Plaintiff’s claim without just cause when, under one or more portions of the Policy, the obligation to settle the claim became reasonably clear.

18.

The Plaintiff’s May 30, 2022, correspondence (Ex. B) to Defendant was a formal 60-Day demand, pursuant to the guidelines set forth in O.C.G.A. §33-4-6 executed by the Plaintiff and sent by Plaintiff’s public adjuster. The Defendant continued to deny Plaintiff’s claim without just cause.

19.

Defendant did not act fairly or honestly toward the Plaintiff, or with due regard to the Plaintiff’s claim and interests, when Defendant, under all circumstances articulated herein, failed to indemnify the Plaintiff for their damages in direct breach of the terms and conditions of the Policy.

20.

Plaintiff has fulfilled all conditions precedent and contractual obligations under the Policy prior to this lawsuit, or the same were waived.

21.

There exists a genuine, justifiable controversy between the Plaintiff and the Defendant as to whether Defendant is responsible for further indemnification owed to the Plaintiff as a result of

the Loss. Plaintiff has exhausted every reasonable means possible to resolve this dispute with the Defendant. With no other option, Plaintiff was constrained to hire legal counsel, incur additional expenses, and file this lawsuit.

22.

Plaintiff has suffered loss under the Policy in an amount to be determined at trial.

COUNT I: BREACH OF CONTRACT

23.

Plaintiff hereby adopts, re-alleges, and incorporates their allegations set forth in Paragraphs 1-22 of this Complaint as if fully set forth herein.

24.

Plaintiff has performed all conditions precedent to the Defendant's obligation to perform under the Policy including, without limitation, the timely payment of premiums, timely notice of the claim, and post loss obligations, or the Defendant has waived any and all other conditions.

25.

Under the terms of the Policy, Defendant is required to fully indemnify the Plaintiff for the damages sustained from the Loss.

26.

Despite Plaintiff's timely written demand, Defendant failed to provide full indemnification to the Plaintiff under the terms of the Policy.

27.

Defendant failed to act in good faith and fair dealing under the terms of the Policy by refusing to properly investigate and fully indemnify the Plaintiff according to the terms of the Policy.

28.

As a result of the Defendant's denying and delaying payment in Plaintiff's claim, Plaintiff sustained additional covered losses from mitigation and temporary repairs of the direct physical damage to the Property in an amount to be determined at trial.

29.

The Plaintiff suffered damages as a direct result of Defendant's failure to indemnify the Plaintiff for their loss.

30.

All foregoing conduct constitutes a breach of contract that has resulted in damages to the Plaintiff.

31.

WHEREFORE, Plaintiff prays for this Court to enter an award in Plaintiff's favor of compensatory damages, attorneys' fees, pre- and post-judgment interest, and such other and further relief as the Court may deem just and proper.

COUNT II: BAD FAITH PURSUANT TO O.C.G.A. § 33-4-6

32.

Plaintiff hereby adopts, re-alleges, and incorporates their allegations set forth in Paragraphs 1-31 of this Complaint as if fully set forth herein.

33.

By failing to achieve a proper disposition of Plaintiff's claim, Defendant acted frivolously, and without a reasonable basis or justification, in contravention of its duty of good faith and fair dealing.

34.

Defendant did not attempt in good faith to settle the Plaintiff's claim when it could have, and should have, done so under all attendant circumstances had it acted fairly and honestly toward the Plaintiff and with due regard for the Plaintiff's interests.

35.

Defendant's failures to adjust Plaintiff's claim in good faith include, but are not limited to:

- (1) Knowingly misrepresenting to claimants, and insureds, relevant facts or policy provisions relating to coverages at issue (*see* O.C.G.A. § 33-6-34(1));
- (2) Failing to acknowledge with reasonable promptness pertinent communications with respect to claims arising under its policies (*see* O.C.G.A. § 33-6-34(2));
- (3) Failing to adopt and implement procedures for the prompt investigation and settlement of claims arising under its policies (*see* O.C.G.A. § 33-6-34(3));
- (4) Not attempting in good faith to effectuate prompt, fair, and equitable settlement of claims submitted in which liability has become reasonable clear (*see* O.C.G.A. § 33-6-34(4));
- (5) Compelling insureds or beneficiaries to institute suits to recover amounts due under its policies by offering substantially less than the amounts ultimately recovered in suits brought by them (*see* O.C.G.A. § 33-6-34(5));
- (6) Refusing to pay claims without conducting a reasonable investigation (*see* O.C.G.A. § 33-6-34(6));
- (7) When requested by the insured in writing, failing to affirm or deny coverage of claims within a reasonable time after having completed its investigation related to such claim or claims (*see* O.C.G.A. § 33-6-34(7)); and

(8) When requested by the insured in writing, failing in the case of payments or offers of compromise to provide promptly a reasonable and accurate explanation of the basis for such action (or, in the case of claims denials, providing said denial to the insured in writing) (*see* O.C.G.A. § 33-6-34(10)).

36.

The above and foregoing actions of Defendant constitute bad faith pursuant to O.C.G.A. § 33-4-6, as the Defendant refused to pay Plaintiff's covered loss within sixty (60) days after Plaintiff's timely written demand (Ex. B) for payment without a reasonable basis for doing so.

37.

Defendant frivolously, and without a reasonable basis, denied proper indemnification to the Plaintiff for their covered loss.

38.

Defendant's refusal to indemnify the Plaintiff was done frivolously, without a reasonable basis, and in bad faith.

39.

As a result of Defendant's above-referenced bad faith breach of the Policy issued to the Plaintiff, and pursuant to O.C.G.A. § 33-4-6(a), Defendant is liable for penalties in the amount of "not more than fifty percent (50%) of the liability of the insurer for the loss, or \$5,000.00, whichever is greater, and all reasonable attorneys' fees for the prosecution of the action against the Insurer."

40.

WHEREFORE, Plaintiff prays for this Court to enter an award, in Plaintiff's favor, of the statutory award in an amount of fifty percent (50%) of the total compensatory damages awarded

or \$5,000.00, whichever is greater, along with a statutory allowance for reasonable attorneys' fees in prosecuting this action, pursuant to O.C.G.A. § 33-4-6, for Defendant's unfair claims settlement practices and bad faith refusal to pay Plaintiff's loss claim when it could and should have done so, had it acted fairly and reasonably toward the insured.

DEMAND FOR JURY TRIAL

41.

Plaintiff requests a trial by Jury on all counts of the Complaint.

PRAYER FOR RELIEF

42.

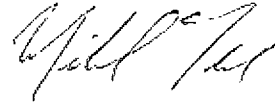
WHEREFORE, Plaintiff requests that after due proceedings are had, all appropriate penalties be assessed against the Defendant and that the Plaintiff receive any and all damages at law to which they are justly entitled, and thus prays for judgment against the Defendant, as follows:

- a. That this Court grant judgment in favor of the Plaintiff and against Defendant in an amount to be determined at trial for breach of insurance contract.
- b. Compensatory damages, including all damages to the Plaintiff by the Defendant and any resulting expenses.
- c. Bad faith damages in an amount of fifty percent (50%) of the total compensatory damages awarded or \$5,000.00, whichever is greater, for Defendant's bad faith delay, denial, and its intentional, frivolous failure to conduct a reasonable investigation of the Plaintiff's claim without a reasonable basis;
- d. Plaintiff's attorneys' fees and costs of suit in this action;
- e. Plaintiff's consultant and expert fees;

- f. Pre- and post-judgment interest in the maximum amount allowed by law;
- g. All statutory penalties;
- h. Any and all applicable multipliers; and,
- i. Any and all other relief that the Court may deem just and proper, whether such relief sounds in law or equity.

Dated, this 25th day of July, 2023.

RESPECTFULLY SUBMITTED,



The Huggins Law Firm, LLC
110 Norcross Street
Roswell, GA 30075
(o) (770) 913-6229
(e) remington@lawhuggins.com
(e) mdturner@lawhuggins.com

J. Remington Huggins, Esq.
Georgia Bar No.: 348736
Michael D. Turner, Esq.
Georgia Bar No.: 216414

Attorneys for the Plaintiff

EXHIBIT A

WASHINGTON, LYNNTOYA

11-37M7-69X



State Farm
P.O. Box 106169
Atlanta, GA 30348-6169
Fax: 1-844-236-3646
statefarmfireclaims@statefarm.com

Structural Damage Claim Policy

This estimate is priced based on estimated market pricing for the cost of materials, labor, and other factors at the time of the loss.

Adjustments in market pricing and timing of the repairs may impact the final cost of covered repairs. Should you or the contractor you select have questions concerning our estimate, please contact us. If your contractor's estimate is higher than ours, you should contact us prior to beginning repairs. State Farm will work with you and your contractor to determine the actual and necessary cost of covered repairs at the time repairs will be completed, subject to policy terms, conditions and limits.

- We want you to receive quality repair work to restore the damages to your property.
- We will provide you with a detailed estimate of the scope of the damage and costs of repairs. Should the contractor you select have questions concerning our estimate, they should contact your claim representative directly.
- Depending upon the complexity of your repair, our estimate may or may not include an allowance for general contractor's overhead and profit. If you have questions regarding general contractor's overhead and profit and whether general contractor services are appropriate for your loss, please contact your claim representative before proceeding with repairs.
- There may be building codes, ordinances, laws, or regulations that affect the repairs of your property. These items may or may not be covered by your policy. Please contact your claim representative if you have any questions regarding coverage which may be available under your policy.
- State Farm® cannot authorize any contractor to proceed with work on your property. Repairs should proceed only with your authorization.
- State Farm does not guarantee the quality of the workmanship of any contractor or guarantee that the work will be accomplished within any specific time frame.
- It is understood that the contractor is hired by you, our insured, and that they work for you - not State Farm.

If you have any questions or need additional information regarding your claim, please contact your claim representative immediately.



Building Estimate Summary Guide

This summary guide is based on a sample estimate and is provided for reference only.

Please refer to the estimate for specifics of your claim.

State Farm Insurance

| | |
|----------------------------|---|
| Insured: Smith, Joe & Jane | Estimate: 00-0000-000 |
| Property: 1 Main Street | Claim number: 00-0000-000 |
| Anywhere, IL 00000-0000 | Policy Number: 00-00-0000-0 |
| Type of Loss: Other | Price List: ILBL8F_MAR 13 |
| Deductible: \$1,000.00 | Restoration/Service/ Remodel F = Factored In, D = Do Not Apply |

Summary for Dwelling

| | | |
|---|----------------------|----------|
| Line Item Total [1] | | 5,953.10 |
| Material Sales Tax | @ 10.000% x 1,520.00 | |
| Subtotal | | 6,105.10 |
| General Contractor Overhead [2] | @ 10.0% x 6,105.10 | 610.51 |
| General Contractor Profit | @ 10.0% x 6,105.10 | |
| Replacement Cost Value (Including General Contractor Overhead and Profit) [3] | | 7,326.12 |
| Less Depreciation (Including Taxes) [4] | | (832.50) |
| Less General Contractor Overhead & Profit on Recoverable & Non - recoverable Depreciation | | (166.50) |
| Less Deductible [5] | | |
| Net Actual Cash Value Payment [6] | | |

Maximum Additional Amounts Available If Incurred:

| | |
|---|--------|
| Total Line Item Depreciation (Including Taxes) [4] | 832.50 |
| Less Non - recoverable Depreciation (Including Taxes) [7] | |
| Subtotal | 312.50 |
| General Contractor O&P on Depreciation | 166.50 |
| Less General Contractor O&P on Non - recoverable Depreciation | |
| Subtotal | |
| Total Maximum Additional Amounts Available If Incurred [8] | |
| Total Amount of Claim If Incurred [9] | |

Claim Representative

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.

1. Line Item Total – Total value of all line items in the estimate plus possible adjustments for *labor minimums*. *Labor Minimum* is to cover a certain minimum number of hours for drive-time, set up time and applicable administrative costs and repairs.

2. General Contractor's Overhead and Profit – General contractor's charge for coordinating your repairs.

3. Replacement Cost Value (RCV) – Estimated cost to repair or replace damaged property.

4. Depreciation – The decrease in the value of property over a period of time due to wear, tear, condition, and obsolescence. A portion or all of this amount may be eligible for replacement cost benefits.

5. Deductible – The insurer will pay for losses, up to the policy limits, in excess of your applicable deductible.

6. Net Actual Cash Value Payment (ACV) – The repair or replacement cost of the damaged part of the property less *depreciation* and *deductible*.

7. Non Recoverable Depreciation – *Depreciation* applied to items that are not eligible for replacement cost benefits.

8. Total Maximum Additional Amount if Incurred – Total amount of recoverable depreciation after actual repair or replacement of the property.

9. Total Amount of Claim if Incurred – Total amount of the claim, including *net actual cash value payment* and *total maximum additional amount available if incurred*.

State Farm

WASHINGTON, LYNNTTOYA

11-37M7-69X

| | | | |
|-----------------|-----------------------|----------------|-----------------------------|
| Insured: | WASHINGTON, LYNNTTOYA | Estimate: | 11-37M7-69X |
| Property: | 3183 CHIPPING WOOD CT | Claim Number: | 1137M769X |
| | MILTON, GA 30004-4302 | Policy Number: | 11C8V1348 |
| Home: | 412-609-1413 | Price List: | GAAT28_AUG22 |
| Cellular: | 412-609-7787 | | Restoration/Service/Remodel |
| Type of Loss: | Water Damage | | |
| Deductible: | \$9,719.00 | | |
| Date of Loss: | 8/2/2022 | | |
| Date Inspected: | 8/18/2022 | | |

Summary for Coverage A - Building - 37 Water Damage and Freezing

| | |
|---|-------------|
| Line Item Total | 33,228.38 |
| Material Sales Tax | 539.05 |
| Subtotal | 33,767.43 |
| General Contractor Overhead | 3,376.82 |
| General Contractor Profit | 3,376.82 |
| Replacement Cost Value (Including General Contractor Overhead and Profit) | 40,521.07 |
| Less Depreciation (Including Taxes) | (1,464.99) |
| Less General Contractor Overhead & Profit on Recoverable & Non-recoverable Depreciation | (293.04) |
| Less Deductible | (9,719.00) |
| Less Prior Claim Payment | (17,024.69) |
| Net Actual Cash Value Payment | \$12,019.35 |

Maximum Additional Amounts Available If Incurred:

| | |
|---|-------------|
| Total Line Item Depreciation (Including Taxes) | 1,464.99 |
| General Contractor O&P on Depreciation | 293.04 |
| Replacement Cost Benefits | 1,758.03 |
| Total Remaining Maximum Additional Amount Available If Incurred | 1,758.03 |
| Total Amount of Claim If Incurred | \$30,802.07 |

GILLIAM, LANCE

866-787-8676 x 7572

ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND LIMITS OF YOUR POLICY.

The estimate includes labor and equipment to mitigate the water damage to your property. A Water Mitigation Company is recommended to assist in the mitigation of your damage. Should you choose to solicit the service of a Water Mitigation Company, the related mitigation labor and equipment in this estimate is to be applied toward their services. Any additional charges should be submitted to State Farm for review.

State Farm

WASHINGTON, LYNNTTOYA

11-37M7-69X

Insured: WASHINGTON, LYNNTTOYA
 Property: 3183 CHIPPING WOOD CT
 MILTON, GA 30004-4302
 Home: 412-609-1413
 Cellular: 412-609-7787
 Type of Loss: Water Damage
 Deductible: \$0.00
 Date of Loss: 8/2/2022
 Date Inspected: 8/18/2022

Estimate: 11-37M7-69X
 Claim Number: 1137M769X
 Policy Number: 11C8V1348
 Price List: GAAT28_AUG22
 Restoration/Service/Remodel

**Summary for Coverage A - Dwelling - 37 Water Damage and
Freezing - M**

| | |
|--------------------------|---------------|
| Line Item Total | 6,001.27 |
| Replacement Cost Value | 6,001.27 |
| Less Deductible | (0.00) |
| Less Prior Claim Payment | (6,001.27) |
| Net Payment | <u>\$0.00</u> |

 GILLIAM, LANCE

866-787-8676 x 7572

**ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND
LIMITS OF YOUR POLICY.**

The estimate includes labor and equipment to mitigate the water damage to your property. A Water Mitigation Company is recommended to assist in the mitigation of your damage. Should you choose to solicit the service of a Water Mitigation Company, the related mitigation labor and equipment in this estimate is to be applied toward their services. Any additional charges should be submitted to State Farm for review.

State Farm

WASHINGTON, LYNNTTOYA

11-37M7-69X

Insured: WASHINGTON, LYNNTTOYA
 Property: 3183 CHIPPING WOOD CT
 MILTON, GA 30004-4302
 Home: 412-609-1413
 Cellular: 412-609-7787
 Type of Loss: Water Damage
 Deductible: \$0.00
 Date of Loss: 8/2/2022
 Date Inspected: 8/18/2022

Estimate: 11-37M7-69X
 Claim Number: 1137M769X
 Policy Number: 11C8V1348
 Price List: GAAT28_AUG22
 Restoration/Service/Remodel

**Summary for Coverage B - Personal Property - 38 Water Damage
and Freezing**

| | |
|------------------------|-------------------|
| Line Item Total | 7,217.06 |
| Material Sales Tax | 119.38 |
| Replacement Cost Value | 7,336.44 |
| Less Deductible | (0.00) |
| Net Payment | <u>\$7,336.44</u> |

GILLIAM, LANCE
 866-787-8676 x 7572

**ALL AMOUNTS PAYABLE ARE SUBJECT TO THE TERMS, CONDITIONS AND
LIMITS OF YOUR POLICY.**

The estimate includes labor and equipment to mitigate the water damage to your property. A Water Mitigation Company is recommended to assist in the mitigation of your damage. Should you choose to solicit the service of a Water Mitigation Company, the related mitigation labor and equipment in this estimate is to be applied toward their services. Any additional charges should be submitted to State Farm for review.



Explanation of Building Replacement Cost Benefits
Homeowner Policy
Coverage A - Building - 37 Water Damage and Freezing

To: Name: WASHINGTON, LYNNTTOYA
Address: 3183 CHIPPING WOOD CT
City: MILTON
State/Zip: GA, 30004-4302

Insured: WASHINGTON, LYNNTTOYA
Date of Loss: 8/2/2022

Claim Number: 1137M769X
Cause of Loss: WATER

Your insurance policy provides replacement cost benefits for some or all of the loss or damage to your dwelling or structures. Replacement cost benefits pays the actual and necessary cost of repair or replacement, without a deduction for depreciation, subject to your policy's limit of liability. To receive replacement cost benefits you must:

1. Complete the actual repair or replacement of the damaged part of the property within two years of the date of loss;
2. Promptly notify us within 30 days after the work has been completed; and
3. Confirm completion of repair or replacement, by submitting invoices, receipts or other documentation to your agent or claim office.

Until these requirements have been satisfied, our payment(s) to you will be for the actual cash value of the damaged part of the property, which may include a deduction for depreciation.

Without waiving the above requirements, we will consider paying replacement cost benefits prior to actual repair or replacement if we determine repair or replacement costs will be incurred because repairs are substantially under way or you present a signed contract acceptable to us.

The estimate to repair or replace your damaged property is \$40,521.07 . The enclosed claim payment to you of \$12,019.35 is for the actual cash value of the damaged property at the time of loss, less any deductible that may apply. We determined the actual cash value by deducting depreciation from the estimated repair or replacement cost. Our estimate details the depreciation applied to your loss. Based on our estimate, the additional amount available to you for replacement cost benefits (recoverable depreciation) is \$ 1,758.03 .

If you cannot have the repairs completed for the repair/replacement cost estimated, please contact your claim specialist prior to beginning repairs.

All policy provisions apply to your claim.

State Farm

WASHINGTON, LYNNTOYA

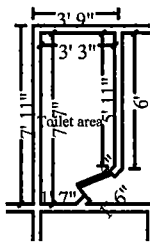
11-37M7-69X

Main Level

Main Level

| QUANTITY | UNIT PRICE | TAX | GCO&P | RCV | AGE/LIFE CONDITION | DEPREC. DEP % | ACV |
|---|------------|-------------|--------------|---------------|-----------------------|------------------|---------------|
| GENERAL | | | | | | | |
| 1. Furnace or A/C - check, clean, replace filters and service | | | | | | | |
| 1.00 EA | 206.93 | 0.45 | 41.48 | 248.86 | | | 248.86 |
| Total: Main Level | | 0.45 | 41.48 | 248.86 | | 0.00 | 248.86 |

2ND FLOOR



Toilet area

Height: 8'

| | |
|---------------------------|--------------------------|
| 155.35 SF Walls | 23.20 SF Ceiling |
| 178.55 SF Walls & Ceiling | 23.20 SF Floor |
| 20.67 LF Ceil. Perimeter | 19.17 LF Floor Perimeter |

Door

1' 6" X 6' 8"

Opens into MASTER_BATHR

| QUANTITY | UNIT PRICE | TAX | GCO&P | RCV | AGE/LIFE CONDITION | DEPREC. DEP % | ACV |
|---|------------|--------------|---------------|---------------|-----------------------|------------------|---------------|
| FLOOR: | | | | | | | |
| 2. R&R Baseboard - 8" paint grade - 2 piece | | | | | | | |
| 19.17 LF | 8.20 | 4.13 | 32.26 | 193.59 | | | 193.59 |
| 3. Seal & paint baseboard - two coats | | | | | | | |
| 19.17 LF | 1.54 | 0.18 | 5.94 | 35.64 | | | 35.64 |
| 4. Tile floor covering | | | | | | | |
| 23.20 SF | 12.09 | 8.63 | 57.82 | 346.94 | 5/100 yrs Avg. | (7.20) 5.00% | 339.74 |
| 5. R&R Mortar bed for tile floors | | | | | | | |
| 19.17 SF | 6.40 | 2.94 | 25.12 | 150.75 | | | 150.75 |
| 6. Install Angle stop valve | | | | | | | |
| 1.00 EA | 30.79 | 0.00 | 6.16 | 36.95 | | | 36.95 |
| 7. Install Plumbing fixture supply line | | | | | | | |
| 1.00 EA | 15.40 | 0.00 | 3.08 | 18.48 | | | 18.48 |
| 8. Toilet - Reset | | | | | | | |
| 1.00 EA | 168.63 | 0.58 | 33.84 | 203.05 | | | 203.05 |
| Totals: Toilet area | | 16.46 | 164.22 | 985.40 | | 7.20 | 978.20 |

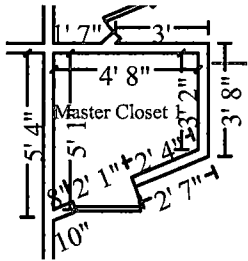
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WASHINGTON, LYNNTOYA

11-37M7-69X

CONTINUED - Master Bathroom

| QUANTITY | UNIT PRICE | TAX | GCO&P | RCV | AGE/LIFE CONDITION | DEPREC. DEP % | ACV |
|--|------------|---------------|-----------------|-----------------|-----------------------|------------------|-----------------|
| 22. Detach & Reset Countertop - Granite or Marble | | | | | | | |
| 27.17 SF | 41.57 | 0.15 | 225.94 | 1,355.55 | | | 1,355.55 |
| 23. Detach & Reset Sink faucet - Bathroom | | | | | | | |
| 1.00 EA | 135.89 | 0.00 | 27.18 | 163.07 | | | 163.07 |
| 24. Detach & Reset Toe kick - pre-finished wood - 1/2" | | | | | | | |
| 10.67 LF | 9.51 | 0.06 | 20.32 | 121.85 | | | 121.85 |
| Totals: Master Bathroom | | 153.22 | 1,648.96 | 9,893.51 | | 60.44 | 9,833.07 |



Master Closet 1

Height: 8'

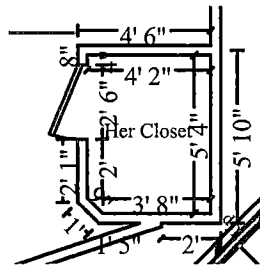
| | |
|---------------------------|--------------------------|
| 130.13 SF Walls | 19.31 SF Ceiling |
| 149.44 SF Walls & Ceiling | 19.31 SF Floor |
| 18.00 LF Ceil. Perimeter | 15.92 LF Floor Perimeter |

Door

2' 1" X 6' 8"

Opens into MASTER_BATHR

| QUANTITY | UNIT PRICE | TAX | GCO&P | RCV | AGE/LIFE CONDITION | DEPREC. DEP % | ACV |
|---|------------|--------------|---------------|---------------|-----------------------|------------------|---------------|
| WALLS: | | | | | | | |
| 25. Detach & Reset Shelving - wire (vinyl coated) | | | | | | | |
| 21.00 LF | 11.56 | 0.00 | 48.56 | 291.32 | | | 291.32 |
| FLOORS: | | | | | | | |
| 26. R&R Tile floor covering | | | | | | | |
| 19.31 SF | 14.70 | 7.18 | 58.22 | 349.26 | 5/100 yrs Avg. | (5.99) 5.00% | 343.27 |
| Tie flooring removed 78 of 108 total tile removed per contact with 911 Restoration. | | | | | | | |
| 27. Mortar bed for tile floors | | | | | | | |
| 19.31 SF | 4.99 | 2.96 | 19.88 | 119.20 | | | 119.20 |
| 28. R&R Baseboard - 8" paint grade - 2 piece | | | | | | | |
| 15.92 LF | 8.20 | 3.43 | 26.80 | 160.77 | | | 160.77 |
| 29. Seal & paint baseboard, oversized - two coats | | | | | | | |
| 15.92 LF | 1.65 | 0.22 | 5.30 | 31.79 | | | 31.79 |
| Totals: Master Closet 1 | | 13.79 | 158.76 | 952.34 | | 5.99 | 946.35 |

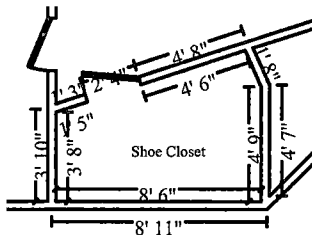


Height: 8'

| | |
|---------------------------|--------------------------|
| 133.01 SF Walls | 22.12 SF Ceiling |
| 155.14 SF Walls & Ceiling | 22.12 SF Floor |
| 18.71 LF Ceil. Perimeter | 16.21 LF Floor Perimeter |

Opens into MASTER_BATHR

| QUANTITY | UNIT PRICE | TAX | GCO&P | RCV | AGE/LIFE CONDITION | DEPREC. DEP % | ACV |
|---|------------|--------------|---------------|---------------|-----------------------|-------------------|---------------|
| FLOORS | | | | | | | |
| 30. R&R Oak flooring - #1 common - no finish | | | | | | | |
| 22.12 SF | 11.58 | 11.04 | 53.44 | 320.63 | | | 320.63 |
| 31. Sand, stain, & finish wood flr - water-based/latex finish | | | | | | | |
| 22.12 SF | 3.73 | 1.47 | 16.80 | 100.78 | 5/10 yrs Avg. | (12.28) 50.00% | 88.50 |
| 32. Add for dustless floor sanding | | | | | | | |
| 22.12 SF | 1.01 | 0.00 | 4.46 | 26.80 | | | 26.80 |
| 33. R&R Threshold - cultured marble | | | | | | | |
| 3.00 LF | 42.56 | 2.30 | 26.00 | 155.98 | | | 155.98 |
| Totals: Her Closet | | 14.81 | 100.70 | 604.19 | | 12.28 | 591.91 |



Height: 8'

| | |
|---------------------------|--------------------------|
| 198.92 SF Walls | 42.55 SF Ceiling |
| 241.47 SF Walls & Ceiling | 42.55 SF Floor |
| 26.81 LF Ceil. Perimeter | 24.48 LF Floor Perimeter |

Opens into MASTER BATHR

| QUANTITY | UNIT PRICE | TAX | GCO&P | RCV | AGE/LIFE CONDITION | DEPREC. DEP % | ACV |
|---|------------|------|-------|--------|-----------------------|-------------------|--------|
| FLOORS: | | | | | | | |
| 34. Oak flooring - #1 common - no finish | | | | | | | |
| 5.40 SF | 9.14 | 2.70 | 10.42 | 62.48 | | | 62.48 |
| Included with both closets | | | | | | | |
| Itel report waived per management, not needed due to only replacing a small portion of hardwood flooring. | | | | | | | |
| 35. Sand, stain, & finish wood flr - water-based/latex finish | | | | | | | |
| 42.55 SF | 3.73 | 2.84 | 32.30 | 193.85 | 5/10 yrs Avg. | (23.66) 50.00% | 170.19 |
| 36. Add for dustless floor sanding | | | | | | | |
| 42.55 SF | 1.01 | 0.00 | 8.60 | 51.58 | | | 51.58 |

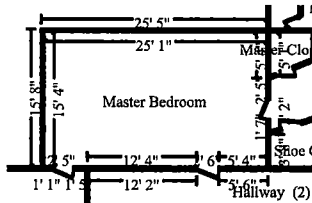
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11-37M7-69X

CONTINUED - Shoe Closet

| QUANTITY | UNIT PRICE | TAX | GCO&P | RCV | AGE/LIFE CONDITION | DEPREC. DEP % | ACV |
|-------------------------------------|------------|-------------|--------------|---------------|-----------------------|------------------|---------------|
| 37. Paint baseboard - one coat | | | | | | | |
| 24.48 LF | 0.99 | 0.19 | 4.88 | 29.31 | 5/15 yrs Avg. | (1.06) 33.33% | 28.25 |
| 38. R&R Threshold - cultured marble | | | | | | | |
| 3.00 LF | 42.56 | 2.30 | 26.00 | 155.98 | | | 155.98 |
| Totals: Shoe Closet | | 8.03 | 82.20 | 493.20 | | 24.72 | 468.48 |



Master Bedroom

Height: 8'

| | |
|---------------------------|--------------------------|
| 599.44 SF Walls | 384.61 SF Ceiling |
| 984.06 SF Walls & Ceiling | 384.61 SF Floor |
| 80.83 LF Ceil. Perimeter | 73.75 LF Floor Perimeter |

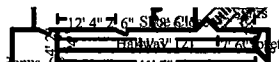
Door

2' 2" X 6' 8"

Opens into MASTER_BATHR

Subroom: Hallway (2)

Height: 8'



| | |
|---------------------------|--------------------------|
| 733.42 SF Walls | 170.40 SF Ceiling |
| 903.82 SF Walls & Ceiling | 170.40 SF Floor |
| 92.42 LF Ceil. Perimeter | 89.92 LF Floor Perimeter |

Door

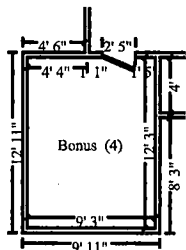
2' 6" X 6' 8"

Opens into CLOSET

Door

2' 6" X 6' 8"

Opens into MASTER_BEDR2



Subroom: Bonus (4)

Height: 8'

| | |
|---------------------------|--------------------------|
| 327.89 SF Walls | 113.31 SF Ceiling |
| 441.20 SF Walls & Ceiling | 113.31 SF Floor |
| 43.00 LF Ceil. Perimeter | 40.58 LF Floor Perimeter |

Door

2' 5" X 6' 8"

Opens into MASTER_BEDR2

| QUANTITY | UNIT PRICE | TAX | GCO&P | RCV | AGE/LIFE CONDITION | DEPREC. DEP % | ACV |
|----------|------------|-----|-------|-----|-----------------------|------------------|-----|
|----------|------------|-----|-------|-----|-----------------------|------------------|-----|

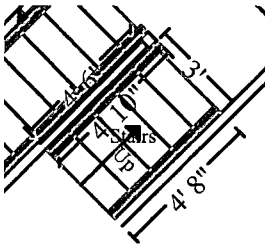
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CONTINUED - Master Bedroom

| QUANTITY | UNIT PRICE | TAX | GCO&P | RCV | AGE/LIFE CONDITION | DEPREC. DEP % | ACV |
|---|------------|--------------|---------------|-----------------|-----------------------|--------------------|-----------------|
| FLOORS: | | | | | | | |
| 39. Oak flooring - #1 common - no finish | | | | | | | |
| 11.00 SF | 9.14 | 5.49 | 21.20 | 127.23 | | | 127.23 |
| Included with both closets | | | | | | | |
| Itel report waived per management, not needed due to only replacing a small portion of hardwood flooring. | | | | | | | |
| 40. Sand, stain, & finish wood flr - water-based/latex finish | | | | | | | |
| 668.32 SF | 3.73 | 44.54 | 507.46 | 3,044.83 | 5/10 yrs Avg. | (371.59) 50.00% | 2,673.24 |
| 41. Add for dustless floor sanding | | | | | | | |
| 668.32 SF | 1.01 | 0.00 | 135.00 | 810.00 | | | 810.00 |
| 42. R&R Quarter round - 3/4" | | | | | | | |
| 204.26 LF | 2.25 | 15.51 | 95.02 | 570.12 | | | 570.12 |
| 43. Seal & paint base shoe or quarter round | | | | | | | |
| 204.26 LF | 0.83 | 1.90 | 34.28 | 205.72 | | | 205.72 |
| 44. Paint baseboard, oversized - one coat | | | | | | | |
| 204.26 LF | 1.07 | 2.06 | 44.14 | 264.76 | | | 264.76 |
| Totals: Master Bedroom | | 69.50 | 837.10 | 5,022.66 | | 371.59 | 4,651.07 |



Stairs

Height: 18' 8"

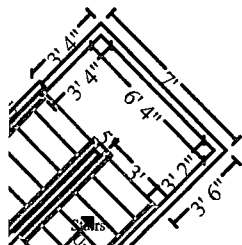
159.67 SF Walls
 173.74 SF Walls & Ceiling
 9.54 LF Ceil. Perimeter

14.06 SF Ceiling
 25.94 SF Floor
 11.47 LF Floor Perimeter

Missing Wall

3' X 18' 7 9/16"

Opens into Exterior



Subroom: Stairs1 (2)

Height: 14' 11"

197.05 SF Walls
 217.04 SF Walls & Ceiling
 13.24 LF Ceil. Perimeter

19.99 SF Ceiling
 19.99 SF Floor
 13.24 LF Floor Perimeter

Missing Wall

3' X 14' 10 9/16"

Opens into STAIRS

Missing Wall

2' 11 1/16" X 14' 10 9/16"

Opens into STAIRS2

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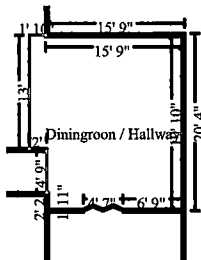
CONTINUED - Closet

| QUANTITY | UNIT PRICE | TAX | GCO&P | RCV | AGE/LIFE CONDITION | DEPREC. DEP % | ACV |
|---|------------|-------------|--------------|---------------|-----------------------|------------------|---------------|
| 53. R&R Quarter round - 3/4" | | | | | | | |
| 15.56 LF | 2.25 | 1.18 | 7.24 | 43.43 | | | 43.43 |
| 54. Seal & paint base shoe or quarter round | | | | | | | |
| 15.56 LF | 0.83 | 0.14 | 2.60 | 15.65 | | | 15.65 |
| 55. Paint baseboard, oversized - one coat | | | | | | | |
| 15.56 LF | 1.07 | 0.16 | 3.38 | 20.19 | | | 20.19 |
| Totals: Closet | | 3.42 | 29.12 | 174.67 | | 6.61 | 168.06 |

Area Totals: 2ND FLOOR

| | | |
|-----------------------------|---------------------------------------|-------------------------------|
| 3,507.06 SF Walls | 1,046.51 SF Ceiling | 4,553.56 SF Walls and Ceiling |
| 1,083.86 SF Floor | 1,160.57 Total Area | 408.02 LF Floor Perimeter |
| 1,083.86 Floor Area | 198.11 Exterior Perimeter of Walls | 433.17 LF Ceil. Perimeter |
| 1,782.95 Exterior Wall Area | | 2,891.02 Interior Wall Area |
| <hr/> | | |
| Total: 2ND FLOOR | 286.09 | 3,452.36 |
| | 20,713.70 | 545.40 |
| | | 20,168.30 |

Main Level



Diningroom / Hallway

Height: 8'

| | |
|---------------------------|--------------------------|
| 408.61 SF Walls | 334.58 SF Ceiling |
| 743.18 SF Walls & Ceiling | 334.58 SF Floor |
| 54.90 LF Ceil. Perimeter | 50.31 LF Floor Perimeter |

Missing Wall

1' 10 1/4" X 8'

Opens into KITCHEN_2

Missing Wall

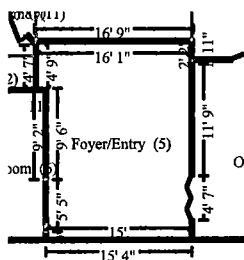
13' X 8'

Opens into KITCHEN_2

Missing Wall

4' 9" X 8'

Opens into Exterior



Subroom: Foyer/Entry (5)

Height: 8'

| | |
|---------------------------|--------------------------|
| 517.33 SF Walls | 311.73 SF Ceiling |
| 829.07 SF Walls & Ceiling | 311.73 SF Floor |
| 73.00 LF Ceil. Perimeter | 63.00 LF Floor Perimeter |

Missing Wall - Goes to Floor

5' 5" X 6' 8"

Opens into FORMAL DININ

Door

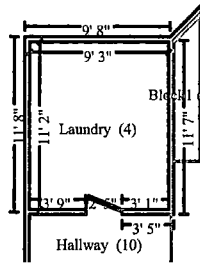
4' 7" X 6' 8"

Opens into OFFICE

State Farm

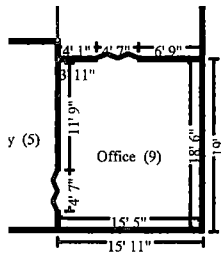
WASHINGTON, LYNN TOYA

11-37M7-69X

**Door****2' 5" X 6' 8"****Opens into HALLWAY****Subroom: Laundry (4)****Height: 8'**

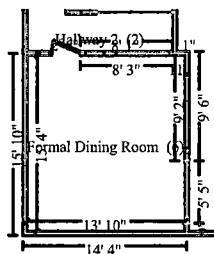
310.90 SF Walls
 414.43 SF Walls & Ceiling
 40.88 LF Ceil. Perimeter

103.53 SF Ceiling
 103.53 SF Floor
 38.46 LF Floor Perimeter

**Door****4' 7" X 6' 8"****Opens into DININGROOM__****Door****4' 7" X 6' 8"****Opens into FOYER_ENTRY****Subroom: Office (9)****Height: 8'**

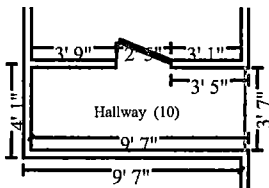
480.50 SF Walls
 765.29 SF Walls & Ceiling
 67.70 LF Ceil. Perimeter

284.79 SF Ceiling
 284.79 SF Floor
 58.53 LF Floor Perimeter

**Missing Wall - Goes to Floor****5' 5" X 6' 8"****Opens into FOYER_ENTRY****Door****2' 6" X 6' 8"****Opens into HALLWAY_2****Subroom: Formal Dining Room (6)****Height: 8'**

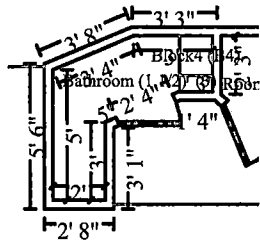
413.54 SF Walls
 625.33 SF Walls & Ceiling
 58.29 LF Ceil. Perimeter

211.78 SF Ceiling
 211.78 SF Floor
 50.37 LF Floor Perimeter

**Missing Wall****3' 7 1/4" X 8'****Opens into KITCHEN****Door****2' 5" X 6' 8"****Opens into LAUNDRY****Subroom: Hallway (10)****Height: 8'**

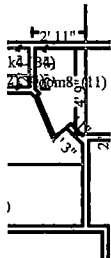
53.80 SF Walls
 200.43 SF Walls & Ceiling
 22.81 LF Ceil. Perimeter

9.95 SF Ceiling
 34.02 SF Floor
 20.40 LF Floor Perimeter



2' 4" X 6' 8"

Opens into Exterior

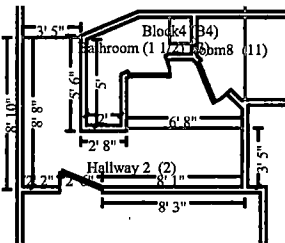


2' 5" X 6' 8"

Opens into Exterior

4' 9" X 8'

Opens into Exterior



6' 8 1/4" X 8'

Opens into Exterior

2' 6" X 6' 8"

Opens into FORMAL DININ

3' 4 3/4" X 8'

Opens into KITCHEN

Due to ceiling collapse, drywall removed up to wall, permitting wall paint

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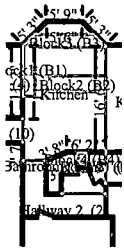
CONTINUED - Diningroom / Hallway

| QUANTITY | UNIT PRICE | TAX | GCO&P | RCV | AGE/LIFE CONDITION | DEPREC. DEP % | ACV |
|--|------------|---------------|------------------------------------|------------------|-----------------------|-------------------------------|------------------|
| FLOOR: | | | | | | | |
| 61. Sand, stain, & finish wood flr - water-based/latex finish | | | | | | | |
| 1,372.13 SF | 3.73 | 91.45 | 1,041.90 | 6,251.39 | 5/10 yrs Avg. | (762.91) 50.00% | 5,488.48 |
| 62. Add for dustless floor sanding | | | | | | | |
| 1,372.13 SF | 1.01 | 0.00 | 277.18 | 1,663.03 | | | 1,663.03 |
| 63. R&R Quarter round - 3/4" | | | | | | | |
| 338.31 LF | 2.25 | 25.69 | 157.38 | 944.27 | | | 944.27 |
| 64. Seal & paint base shoe or quarter round | | | | | | | |
| 338.31 LF | 0.83 | 3.15 | 56.80 | 340.75 | 5/15 yrs Avg. | (17.50) 33.33% | 323.25 |
| 65. Paint baseboard, oversized - one coat | | | | | | | |
| 338.31 LF | 1.07 | 3.41 | 73.08 | 438.48 | | | 438.48 |
| FIXTURES | | | | | | | |
| 66. Detach & Reset Fixture (can) for track lighting | | | | | | | |
| 3.00 EA | 20.33 | 0.00 | 12.20 | 73.19 | | | 73.19 |
| 67. Detach & Reset Track lighting - track only | | | | | | | |
| 5.00 LF | 12.64 | 0.00 | 12.64 | 75.84 | | | 75.84 |
| 68. Detach & Reset Recessed light fixture - trim only - Standard grade | | | | | | | |
| 3.00 EA | 3.18 | 0.00 | 1.90 | 11.44 | | | 11.44 |
| 69. Heat/AC register - Mechanically attached - Detach & reset | | | | | | | |
| 3.00 EA | 7.71 | 0.00 | 4.62 | 27.75 | | | 27.75 |
| Totals: Diningroom / Hallway | | 146.36 | 1,980.00 | 11,879.74 | | 890.54 | 10,989.20 |
| Area Totals: Main Level | | | | | | | |
| 2,764.80 SF Walls | | | 1,372.13 SF Ceiling | | | 4,136.93 SF Walls and Ceiling | |
| 1,372.13 SF Floor | | | 2,043.02 Total Area | | | 338.31 LF Floor Perimeter | |
| 1,865.30 Floor Area | | | 268.94 Exterior Perimeter of Walls | | | 382.06 LF Ceil. Perimeter | |
| 2,259.26 Exterior Wall Area | | | | | | 3,424.35 Interior Wall Area | |
| Total: Main Level | | 146.36 | 1,980.00 | 11,879.74 | | 890.54 | 10,989.20 |

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11-37M7-69X



Kitchen

Height: 8'

| | |
|---------------------------|--------------------------|
| 321.66 SF Walls | 255.78 SF Ceiling |
| 577.45 SF Walls & Ceiling | 198.26 SF Floor |
| 40.21 LF Ceil. Perimeter | 40.21 LF Floor Perimeter |

Missing Wall

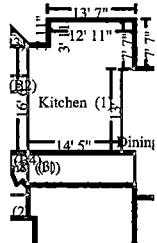
3' 4 3/4" X 8'

Opens into HALLWAY_2

Missing Wall

3' 7 1/4" X 8'

Opens into HALLWAY



Subroom: Kitchen (1)

Height: 8'

| | |
|---------------------------|--------------------------|
| 337.89 SF Walls | 294.91 SF Ceiling |
| 632.80 SF Walls & Ceiling | 294.91 SF Floor |
| 42.24 LF Ceil. Perimeter | 42.24 LF Floor Perimeter |

Missing Wall

16' 6 1/4" X 8'

Opens into KITCHEN

Missing Wall

1' 10 1/4" X 8'

Opens into DININGROOM__

Missing Wall

13' X 8'

Opens into DININGROOM__

| QUANTITY | UNIT PRICE | TAX | GCO&P | RCV | AGE/LIFE CONDITION | DEPREC. DEP % | ACV |
|---|------------|-------|--------|----------|-----------------------|--------------------|----------|
| CEILING: | | | | | | | |
| 70. 1/2" drywall - hung, taped, ready for texture | | | | | | | |
| 350.00 SF | 2.55 | 17.09 | 181.92 | 1,091.51 | | | 1,091.51 |
| 71. Batt insulation - 10" - R30 - unfaced batt | | | | | | | |
| 350.00 SF | 1.56 | 30.11 | 115.22 | 691.33 | | | 691.33 |
| 72. Seal/prime then paint the surface area (2 coats) | | | | | | | |
| 429.00 SF | 0.99 | 6.65 | 86.28 | 517.64 | | | 517.64 |
| 73. Paint the ceiling - one coat | | | | | | | |
| 550.70 SF | 0.70 | 6.40 | 78.38 | 470.27 | 5/15 yrs Avg. | (35.61) 33.33% | 434.66 |
| 74. Install Recessed light fixture | | | | | | | |
| 2.00 EA | 110.89 | 0.00 | 44.36 | 266.14 | | | 266.14 |
| FLOOR: | | | | | | | |
| 75. Oak flooring - #1 common - no finish | | | | | | | |
| 5.00 SF | 9.14 | 2.50 | 9.64 | 57.84 | | | 57.84 |
| Itel report waived per management, not needed due to only replacing a small portion of hardwood flooring. | | | | | | | |
| 76. Sand, stain, & finish wood flr - water-based/latex finish | | | | | | | |
| 493.17 SF | 3.73 | 32.87 | 374.48 | 2,246.87 | 5/10 yrs Avg. | (274.19) 50.00% | 1,972.68 |
| 77. Add for dustless floor sanding | | | | | | | |
| 493.17 SF | 1.01 | 0.00 | 99.62 | 597.72 | | | 597.72 |
| 78. R&R Quarter round - 3/4" | | | | | | | |
| 82.44 LF | 2.25 | 6.26 | 38.36 | 230.11 | | | 230.11 |
| 79. Seal & paint base shoe or quarter round | | | | | | | |
| 82.44 LF | 0.83 | 0.77 | 13.84 | 83.04 | | | 83.04 |

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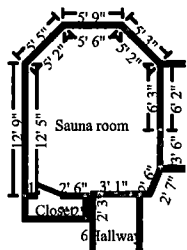
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11-37M7-69X

CONTINUED - Kitchen

| QUANTITY | UNIT PRICE | TAX | GCO&P | RCV | AGE/LIFE CONDITION | DEPREC. DEP % | ACV |
|---|------------|---------------|--------------------|------------------|-----------------------|----------------------|------------------|
| 80. Paint baseboard, oversized - one coat | | | | | | | |
| 82.44 LF | 1.07 | 0.83 | 17.80 | 106.84 | | | 106.84 |
| Appliances | | | | | | | |
| 81. Detach & Reset Refrigerator - top freezer - 22 to 24 cf | | | | | | | |
| 1.00 EA | 44.05 | 0.00 | 8.82 | 52.87 | | | 52.87 |
| Totals: Kitchen | | 103.48 | 1,068.72 | 6,412.18 | | 309.80 | 6,102.38 |
| Area Totals: Main Level | | | | | | | |
| 6,931.41 SF Walls | | 2,969.33 | SF Ceiling | | 9,900.74 | SF Walls and Ceiling | |
| 2,949.17 SF Floor | | 3,203.59 | Total Area | | 828.78 | LF Floor Perimeter | |
| 2,949.17 Floor Area | | 467.04 | Exterior Perimeter | | 897.67 | LF Ceil. Perimeter | |
| 4,042.21 Exterior Wall Area | | | of Walls | | 6,315.37 | Interior Wall Area | |
| Total: Main Level | | 536.38 | 6,542.56 | 39,254.48 | | 1,745.74 | 37,508.74 |

Basement



Sauna room

Height: 8'

| | |
|---------------------------|--------------------------|
| 413.00 SF Walls | 190.20 SF Ceiling |
| 603.21 SF Walls & Ceiling | 190.20 SF Floor |
| 57.11 LF Ceil. Perimeter | 50.53 LF Floor Perimeter |

| | | |
|------------------------------|---------------|-------------------------|
| Door | 2' 6" X 6' 8" | Opens into CLOSET |
| Missing Wall - Goes to Floor | 3' 1" X 6' 8" | Opens into HALLWAY |
| Missing Wall - Goes to Floor | 3' 6" X 6' 8" | Opens into FITNESS_REC_ |

| QUANTITY | UNIT PRICE | TAX | GCO&P | RCV | AGE/LIFE CONDITION | DEPREC. DEP % | ACV |
|--|------------|------|-------|--------|-----------------------|-------------------|--------|
| CEILING: | | | | | | | |
| 82. 1/2" drywall - hung, taped, floated, ready for paint | | | | | | | |
| 2.00 SF | 2.92 | 0.10 | 1.18 | 7.12 | | | 7.12 |
| 83. R&R Batt insulation - 10" - R30 - unfaced batt | | | | | | | |
| 2.00 SF | 1.93 | 0.17 | 0.80 | 4.83 | | | 4.83 |
| 84. Seal/prime then paint the surface area (2 coats) | | | | | | | |
| 12.00 SF | 0.99 | 0.19 | 2.42 | 14.49 | | | 14.49 |
| 85. Paint the ceiling - one coat | | | | | | | |
| 190.20 SF | 0.70 | 2.21 | 27.06 | 162.41 | 5/15 yrs Avg. | (12.29) 33.33% | 150.12 |

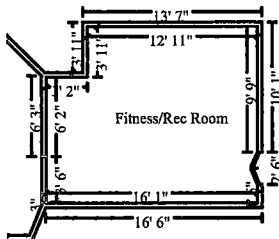
State Farm

WASHINGTON, LYNNTOYA

11-37M7-69X

CONTINUED - Sauna room

| QUANTITY | UNIT PRICE | TAX | GCO&P | RCV | AGE/LIFE CONDITION | DEPREC. DEP % | ACV |
|--|------------|-------------|--------------|---------------|-----------------------|------------------|---------------|
| 86. Content Manipulation charge - per hour | | | | | | | |
| 2.00 HR | 41.06 | 0.00 | 16.42 | 98.54 | | | 98.54 |
| Totals: Sauna room | | 2.67 | 47.88 | 287.39 | | 12.29 | 275.10 |



Fitness/Rec Room

Height: 8'

| | |
|---------------------------|--------------------------|
| 452.67 SF Walls | 207.36 SF Ceiling |
| 660.03 SF Walls & Ceiling | 207.36 SF Floor |
| 59.50 LF Ceil. Perimeter | 56.00 LF Floor Perimeter |

Missing Wall - Goes to Floor
Door

3' 6" X 6' 8"

2' 6" X 6' 8"

Opens into SAUNA_ROOM

Opens into Exterior

| QUANTITY | UNIT PRICE | TAX | GCO&P | RCV | AGE/LIFE CONDITION | DEPREC. DEP % | ACV |
|--|------------|-------------|-------------|-------------|-----------------------|------------------|-------------|
| No damage to this room at the time of inspection | | | | | | | |
| Totals: Fitness/Rec Room | | 0.00 | 0.00 | 0.00 | | 0.00 | 0.00 |

Area Totals: Basement

| | | |
|---------------------------|------------------------------------|-------------------------------|
| 1,146.45 SF Walls | 438.13 SF Ceiling | 1,584.58 SF Walls and Ceiling |
| 438.13 SF Floor | 482.57 Total Area | 141.11 LF Floor Perimeter |
| 438.13 Floor Area | 110.40 Exterior Perimeter of Walls | 154.28 LF Ceil. Perimeter |
| 993.60 Exterior Wall Area | | 1,146.45 Interior Wall Area |

| | | | | | | |
|------------------------|-------------|--------------|---------------|--|--------------|---------------|
| Total: Basement | 2.67 | 47.88 | 287.39 | | 12.29 | 275.10 |
|------------------------|-------------|--------------|---------------|--|--------------|---------------|

911 Restoration- Mitigation

| | | |
|-------------------|--------------------|-------------------------|
| 0.00 SF Walls | 0.00 SF Ceiling | 0.00 SF Walls & Ceiling |
| 0.00 SF Floor | 0.00 SF Short Wall | 0.00 LF Floor Perimeter |
| 0.00 SF Long Wall | | 0.00 LF Ceil. Perimeter |

| QUANTITY | UNIT PRICE | TAX | GCO&P | RCV | AGE/LIFE CONDITION | DEPREC. DEP % | ACV |
|----------|------------|-----|-------|-----|-----------------------|------------------|-----|
|----------|------------|-----|-------|-----|-----------------------|------------------|-----|

State Farm

WASHINGTON, LYNNTOYA

11-37M7-69X

CONTINUED - 911 Restoration- Mitigation

| QUANTITY | UNIT PRICE | TAX | GCO&P | RCV | AGE/LIFE CONDITION | DEPREC. DEP % | ACV |
|--|-------------|-------------|-------------|-----------------|-----------------------|------------------|-----------------|
| * 87. Water Extraction & Remediation - 911 Restoration of Marietta | | | | | | | |
| 1.00 EA | 6,001.27 EN | 0.00 | 0.00 | 6,001.27 | | | 6,001.27 |
| 911 Restoration of Marietta performed mitigation services, removed damaged material and provided dry out in line with scope of damage. Paying per invoice with no exceptions, reviewed photos drying records and confirmed customers satisfaction with services. | | | | | | | |
| Totals: 911 Restoration- Mitigation | | 0.00 | 0.00 | 6,001.27 | | 0.00 | 6,001.27 |

Debris Removal

| | | |
|-------------------|--------------------|-------------------------|
| 0.00 SF Walls | 0.00 SF Ceiling | 0.00 SF Walls & Ceiling |
| 0.00 SF Floor | 0.00 SF Short Wall | 0.00 LF Floor Perimeter |
| 0.00 SF Long Wall | | 0.00 LF Ceil. Perimeter |

| QUANTITY | UNIT PRICE | TAX | GCO&P | RCV | AGE/LIFE CONDITION | DEPREC. DEP % | ACV |
|--|------------|-------------|---------------|---------------|-----------------------|------------------|---------------|
| 88. Dumpster load - Approx. 30 yards, 5-7 tons of debris | | | | | | | |
| 1.00 EA | 816.00 | 0.00 | 163.20 | 979.20 | | | 979.20 |
| Totals: Debris Removal | | 0.00 | 163.20 | 979.20 | | 0.00 | 979.20 |

Pack Out / Back

| | | |
|-------------------|--------------------|-------------------------|
| 0.00 SF Walls | 0.00 SF Ceiling | 0.00 SF Walls & Ceiling |
| 0.00 SF Floor | 0.00 SF Short Wall | 0.00 LF Floor Perimeter |
| 0.00 SF Long Wall | | 0.00 LF Ceil. Perimeter |

| QUANTITY | UNIT PRICE | TAX | GCO&P | RCV | AGE/LIFE CONDITION | DEPREC. DEP % | ACV |
|--|------------|-------|-------|----------|-----------------------|------------------|----------|
| Packout | | | | | | | |
| 89. Contents Evaluation and/or Supervisor/Admin - per hour | | | | | | | |
| 10.00 HR | 59.92 N | 0.00 | 0.00 | 599.20 | | | 599.20 |
| 90. Inventory, Packing, Boxing, and Moving charge - per hour | | | | | | | |
| 47.00 HR | 41.06 N | 0.00 | 0.00 | 1,929.82 | | | 1,929.82 |
| 91. Moving van (16'-20') and equipment - per day | | | | | | | |
| 2.00 EA | 183.66 N | 0.00 | 0.00 | 367.32 | | | 367.32 |
| 92. Provide box, packing paper & tape - medium size | | | | | | | |
| 150.00 EA | 3.72 N | 43.25 | 0.00 | 601.25 | | | 601.25 |
| 93. Provide box, packing paper & tape - large size | | | | | | | |
| 25.00 EA | 6.00 N | 11.63 | 0.00 | 161.63 | | | 161.63 |

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WASHINGTON, LYNNTOYA

11-37M7-69X

CONTINUED - Pack Out / Back

| QUANTITY | UNIT PRICE | TAX | GCO&P | RCV | AGE/LIFE CONDITION | DEPREC. DEP % | ACV |
|--|------------|---------------|-----------------|------------------|-----------------------|------------------|------------------|
| 94. Provide box, packing paper & tape - extra large size | | | | | | | |
| 25.00 EA | 7.12 N | 13.80 | 0.00 | 191.80 | | | 191.80 |
| 95. Provide wardrobe box & tape - large size | | | | | | | |
| 10.00 EA | 26.07 N | 20.20 | 0.00 | 280.90 | | | 280.90 |
| 96. Provide stretch film/wrap | | | | | | | |
| 1.00 RL | 28.36 N | 2.20 | 0.00 | 30.56 | | | 30.56 |
| 97. Provide plastic couch/sofa cover & packing tape | | | | | | | |
| 5.00 EA | 8.25 N | 3.20 | 0.00 | 44.45 | | | 44.45 |
| 98. Provide plastic chair cover & packing tape | | | | | | | |
| 4.00 EA | 4.78 N | 1.48 | 0.00 | 20.60 | | | 20.60 |
| 99. Provide plastic mattress cover & packing tape - King size | | | | | | | |
| 1.00 EA | 9.16 N | 0.71 | 0.00 | 9.87 | | | 9.87 |
| 100. Provide plastic mattress cover & packing tape - Twin size | | | | | | | |
| 2.00 EA | 6.12 N | 0.95 | 0.00 | 13.19 | | | 13.19 |
| 101. Bubble Wrap 24" wide - Add-on cost for fragile items | | | | | | | |
| 1,500.00 LF | 0.17 N | 19.76 | 0.00 | 274.76 | | | 274.76 |
| Storage | | | | | | | |
| 102. Off-site storage & insurance - per month | | | | | | | |
| 680.00 SF | 1.36 N | 0.00 | 0.00 | 924.80 | | | 924.80 |
| Storage for One Month During Floor Repairs | | | | | | | |
| Packback | | | | | | | |
| 103. Contents Evaluation and/or Supervisor/Admin - per hour | | | | | | | |
| 5.00 HR | 59.92 N | 0.00 | 0.00 | 299.60 | | | 299.60 |
| 104. Inventory, Packing, Boxing, and Moving charge - per hour | | | | | | | |
| 25.00 HR | 41.06 N | 0.00 | 0.00 | 1,026.50 | | | 1,026.50 |
| 105. Moving van (16'-20') and equipment - per day | | | | | | | |
| 2.00 EA | 183.66 N | 0.00 | 0.00 | 367.32 | | | 367.32 |
| 106. Provide stretch film/wrap | | | | | | | |
| 1.00 RL | 28.36 N | 2.20 | 0.00 | 30.56 | | | 30.56 |
| DEBRIS REMOVAL | | | | | | | |
| 107. Haul debris - per pickup truck load - including dump fees | | | | | | | |
| 1.00 EA | 162.31 N | 0.00 | 0.00 | 162.31 | | | 162.31 |
| Totals: Pack Out / Back | | 119.38 | 0.00 | 7,336.44 | | 0.00 | 7,336.44 |
| <hr/> | | | | | | | |
| Line Item Totals: 11-37M7-69X | | 658.43 | 6,753.64 | 53,858.78 | | 1,758.03 | 52,100.75 |

State Farm

WASHINGTON, LYNNTOYA

11-37M7-69X

| COVERAGE | TAX | GCO&P | RCV | DEPREC. | ACV |
|---|---------------|------------------|------------------|-------------------|------------------|
| Coverage A - Building - 37 Water Damage and Freezing | 539.05 | 6,753.64 | 40,521.07 | (1,758.03) | 38,763.04 |
| Coverage A - Dwelling - 37 Water Damage and Freezing - M | 0.00 | 0.00 | 6,001.27 | (0.00) | 6,001.27 |
| Coverage B - Personal Property - 38 Water Damage and Freezing | 119.38 | 0.00 | 7,336.44 | (0.00) | 7,336.44 |
| Total | 658.43 | 6,753.64 | 53,858.78 | (1,758.03) | 52,100.75 |

Grand Total Areas:

| | | |
|-----------------------------|------------------------------------|--------------------------------|
| 8,077.85 SF Walls | 3,407.47 SF Ceiling | 11,485.32 SF Walls and Ceiling |
| 3,387.30 SF Floor | | 969.89 LF Floor Perimeter |
| | | 1,051.95 LF Ceil. Perimeter |
| 3,387.30 Floor Area | 3,686.16 Total Area | 7,461.82 Interior Wall Area |
| 5,035.81 Exterior Wall Area | 577.44 Exterior Perimeter of Walls | |

Trade Summary

Includes all applicable Tax, General Contractor O&P, and Labor Minimums

| DESCRIPTION | LINE ITEM QTY | REPL. COST TOTAL | GCO&P | ACV | NON-REC. DEPREC. | MAX ADDL. AMT AVAIL. |
|---|------------------|---------------------|-----------------|-------------------|---------------------|----------------------------|
| APP APPLIANCES | | | | | | |
| Detach & Reset Refrigerator - top freezer - 22 to 24 cf | 1.00 EA | \$52.87 | \$8.82 | \$52.87 | \$0.00 | \$0.00 |
| TOTAL APPLIANCES | | \$52.87 | \$8.82 | \$52.87 | \$0.00 | \$0.00 |
| CAB CABINETRY | | | | | | |
| Detach & Reset Countertop - Granite or Marble | 27.17 SF | \$1,355.55 | \$225.94 | \$1,355.55 | \$0.00 | \$0.00 |
| Detach & Reset Custom cabinets - wall units - 42" tall | 3.00 LF | \$256.79 | \$42.80 | \$256.79 | \$0.00 | \$0.00 |
| Detach & Reset Toe kick - pre-finished wood - 1/2" | 10.67 LF | \$121.85 | \$20.32 | \$121.85 | \$0.00 | \$0.00 |
| TOTAL CABINETRY | | \$1,734.19 | \$289.06 | \$1,734.19 | \$0.00 | \$0.00 |
| CLN CLEANING | | | | | | |
| Heat/AC register - Mechanically attached - Detach & reset | 3.00 EA | \$27.75 | \$4.62 | \$27.75 | \$0.00 | \$0.00 |
| TOTAL CLEANING | | \$27.75 | \$4.62 | \$27.75 | \$0.00 | \$0.00 |
| CON CONTENT MANIPULATION | | | | | | |
| Content Manipulation charge - per hour | 2.00 HR | \$98.54 | \$16.42 | \$98.54 | \$0.00 | \$0.00 |
| TOTAL CONTENT MANIPULATION | | \$98.54 | \$16.42 | \$98.54 | \$0.00 | \$0.00 |
| CPS CONT: PACKING,HANDLNG,STORAGE | | | | | | |
| Bubble Wrap 24" wide - Add-on cost for fragile items | 1,500.00 LF | \$274.76 | \$0.00 | \$274.76 | \$0.00 | \$0.00 |
| Provide box, packing paper & tape - medium size | 150.00 EA | \$601.25 | \$0.00 | \$601.25 | \$0.00 | \$0.00 |
| Provide box, packing paper & tape - large size | 25.00 EA | \$161.63 | \$0.00 | \$161.63 | \$0.00 | \$0.00 |
| Provide box, packing paper & tape - extra large size | 25.00 EA | \$191.80 | \$0.00 | \$191.80 | \$0.00 | \$0.00 |
| Provide wardrobe box & tape - large size | 10.00 EA | \$280.90 | \$0.00 | \$280.90 | \$0.00 | \$0.00 |
| Provide plastic chair cover & packing tape | 4.00 EA | \$20.60 | \$0.00 | \$20.60 | \$0.00 | \$0.00 |
| Provide plastic couch/sofa cover & packing tape | 5.00 EA | \$44.45 | \$0.00 | \$44.45 | \$0.00 | \$0.00 |
| Provide plastic mattress cover & packing tape - King size | 1.00 EA | \$9.87 | \$0.00 | \$9.87 | \$0.00 | \$0.00 |
| Provide plastic mattress cover & packing tape - Twin size | 2.00 EA | \$13.19 | \$0.00 | \$13.19 | \$0.00 | \$0.00 |
| Inventory, Packing, Boxing, and Moving charge - per hour | 47.00 HR | \$1,929.82 | \$0.00 | \$1,929.82 | \$0.00 | \$0.00 |
| Inventory, Packing, Boxing, and Moving charge - per hour | 25.00 HR | \$1,026.50 | \$0.00 | \$1,026.50 | \$0.00 | \$0.00 |
| Contents Evaluation and/or Supervisor/Admin - per hour | 15.00 HR | \$898.80 | \$0.00 | \$898.80 | \$0.00 | \$0.00 |

Note: Slight variances may be found within report sections due to rounding

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Trade Summary

Includes all applicable Tax, General Contractor O&P, and Labor Minimums

| DESCRIPTION | LINE ITEM QTY | REPL. COST TOTAL | GCO&P | ACV | NON-REC. DEPREC. | MAX ADDL. AMT AVAIL. |
|---|------------------|---------------------|-----------------|-------------------|---------------------|----------------------------|
| CPS CONT: PACKING,HANDLNG,STORAGE | | | | | | |
| Off-site storage & insurance - per month | 680.00 SF | \$924.80 | \$0.00 | \$924.80 | \$0.00 | \$0.00 |
| Moving van (16'-20') and equipment - per day | 4.00 EA | \$734.64 | \$0.00 | \$734.64 | \$0.00 | \$0.00 |
| Provide stretch film/wrap | 2.00 RL | \$61.12 | \$0.00 | \$61.12 | \$0.00 | \$0.00 |
| TOTAL CONT: PACKING,HANDLNG,STORAGE | | \$7,174.13 | \$0.00 | \$7,174.13 | \$0.00 | \$0.00 |
| DMO GENERAL DEMOLITION | | | | | | |
| Dumpster load - Approx. 30 yards, 5-7 tons of debris | 1.00 EA | \$979.20 | \$163.20 | \$979.20 | \$0.00 | \$0.00 |
| Haul debris - per pickup truck load - including dump fees | 1.00 EA | \$162.31 | \$0.00 | \$162.31 | \$0.00 | \$0.00 |
| TOTAL GENERAL DEMOLITION | | \$1,141.51 | \$163.20 | \$1,141.51 | \$0.00 | \$0.00 |
| DOR DOORS | | | | | | |
| Install Interior door - solid core Colonist - slab only | 2.00 EA | \$196.72 | \$32.78 | \$196.72 | \$0.00 | \$0.00 |
| TOTAL DOORS | | \$196.72 | \$32.78 | \$196.72 | \$0.00 | \$0.00 |
| DRY DRYWALL | | | | | | |
| 1/2" drywall - hung, taped, floated, ready for paint | 2.00 SF | \$7.12 | \$1.18 | \$7.12 | \$0.00 | \$0.00 |
| 1/2" drywall - hung, taped, ready for texture | 32.00 SF | \$99.80 | \$16.64 | \$99.80 | \$0.00 | \$0.00 |
| 1/2" drywall - hung, taped, ready for texture | 350.00 SF | \$1,091.51 | \$181.92 | \$1,091.51 | \$0.00 | \$0.00 |
| Drywall patch / small repair, ready for paint | 1.00 EA | \$114.13 | \$19.02 | \$114.13 | \$0.00 | \$0.00 |
| Tape joint for new to existing drywall - per LF | 16.00 LF | \$200.71 | \$33.46 | \$200.71 | \$0.00 | \$0.00 |
| TOTAL DRYWALL | | \$1,513.27 | \$252.22 | \$1,513.27 | \$0.00 | \$0.00 |
| FCT FLOOR COVERING - CERAMIC TILE | | | | | | |
| R&R Tile floor covering | 19.31 SF | \$349.26 | \$58.22 | \$343.27 | \$0.00 | \$5.99 |
| Tile floor covering | 217.95 SF | \$3,259.32 | \$543.22 | \$3,191.68 | \$0.00 | \$67.64 |
| Remove Tile floor covering | 86.75 SF | \$271.70 | \$45.28 | \$271.70 | \$0.00 | \$0.00 |
| R&R Mortar bed for tile floors | 19.17 SF | \$150.75 | \$25.12 | \$150.75 | \$0.00 | \$0.00 |
| Mortar bed for tile floors | 19.31 SF | \$119.20 | \$19.88 | \$119.20 | \$0.00 | \$0.00 |
| Mortar bed for tile floors | 108.00 SF | \$666.59 | \$111.10 | \$666.59 | \$0.00 | \$0.00 |
| TOTAL FLOOR COVERING - CERAMIC TILE | | \$4,816.82 | \$802.82 | \$4,743.19 | \$0.00 | \$73.63 |
| FCW FLOOR COVERING - WOOD | | | | | | |
| R&R Oak flooring - #1 common - no finish | 22.12 SF | \$320.63 | \$53.44 | \$320.63 | \$0.00 | \$0.00 |
| Oak flooring - #1 common - no finish | 2.31 SF | \$26.72 | \$4.46 | \$26.72 | \$0.00 | \$0.00 |
| Oak flooring - #1 common - no finish | 10.40 SF | \$120.32 | \$20.06 | \$120.32 | \$0.00 | \$0.00 |
| Oak flooring - #1 common - no finish | 11.00 SF | \$127.23 | \$21.20 | \$127.23 | \$0.00 | \$0.00 |

Note: Slight variances may be found within report sections due to rounding

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Trade Summary

Includes all applicable Tax, General Contractor O&P, and Labor Minimums

| DESCRIPTION | LINE ITEM QTY | REPL. COST TOTAL | GCO&P | ACV | NON-REC. DEPREC. | MAX ADDL. AMT AVAIL. |
|--|------------------|---------------------|-------------------|--------------------|---------------------|----------------------------|
| FCW FLOOR COVERING - WOOD | | | | | | |
| Add for dustless floor sanding | 34.03 SF | \$41.23 | \$6.86 | \$41.23 | \$0.00 | \$0.00 |
| Add for dustless floor sanding | 1,907.85 SF | \$2,312.33 | \$385.40 | \$2,312.33 | \$0.00 | \$0.00 |
| Add for dustless floor sanding | 770.03 SF | \$933.27 | \$155.54 | \$933.27 | \$0.00 | \$0.00 |
| Sand, stain, & finish wood flr - water-based/latex finish | 34.03 SF | \$155.03 | \$25.84 | \$136.14 | \$0.00 | \$18.89 |
| Sand, stain, & finish wood flr - water-based/latex finish | 1,907.85 SF | \$8,692.11 | \$1,448.68 | \$7,631.35 | \$0.00 | \$1,060.76 |
| Sand, stain, & finish wood flr - water-based/latex finish | 770.03 SF | \$3,508.23 | \$584.70 | \$3,080.07 | \$0.00 | \$428.16 |
| TOTAL FLOOR COVERING - WOOD | | \$16,237.10 | \$2,706.18 | \$14,729.29 | \$0.00 | \$1,507.81 |
| FNC FINISH CARPENTRY / TRIMWORK | | | | | | |
| R&R Baseboard - 8" paint grade - 2 piece | 98.99 LF | \$999.67 | \$166.62 | \$999.67 | \$0.00 | \$0.00 |
| Remove Metal baluster - straight/single twist | 53.00 EA | \$165.99 | \$27.66 | \$165.99 | \$0.00 | \$0.00 |
| Install Metal baluster - straight/single twist | 53.00 EA | \$1,824.69 | \$304.12 | \$1,824.69 | \$0.00 | \$0.00 |
| Detach & Reset Shelving - wire (vinyl coated) | 21.00 LF | \$291.32 | \$48.56 | \$291.32 | \$0.00 | \$0.00 |
| R&R Quarter round - 3/4" | 302.26 LF | \$843.66 | \$140.62 | \$843.66 | \$0.00 | \$0.00 |
| R&R Quarter round - 3/4" | 338.31 LF | \$944.27 | \$157.38 | \$944.27 | \$0.00 | \$0.00 |
| TOTAL FINISH CARPENTRY / TRIMWORK | | \$5,069.60 | \$844.96 | \$5,069.60 | \$0.00 | \$0.00 |
| HVC HEAT, VENT & AIR CONDITIONING | | | | | | |
| Furnace or A/C - check, clean, replace filters and service | 1.00 EA | \$248.86 | \$41.48 | \$248.86 | \$0.00 | \$0.00 |
| TOTAL HEAT, VENT & AIR CONDITIONING | | \$248.86 | \$41.48 | \$248.86 | \$0.00 | \$0.00 |
| INS INSULATION | | | | | | |
| R&R Batt insulation - 10" - R30 - unfaced batt | 2.00 SF | \$4.83 | \$0.80 | \$4.83 | \$0.00 | \$0.00 |
| Batt insulation - 10" - R30 - unfaced batt | 350.00 SF | \$691.33 | \$115.22 | \$691.33 | \$0.00 | \$0.00 |
| TOTAL INSULATION | | \$696.16 | \$116.02 | \$696.16 | \$0.00 | \$0.00 |
| LIT LIGHT FIXTURES | | | | | | |
| Install Recessed light fixture | 2.00 EA | \$266.14 | \$44.36 | \$266.14 | \$0.00 | \$0.00 |
| Detach & Reset Recessed light fixture - trim only - Standard grade | 3.00 EA | \$11.44 | \$1.90 | \$11.44 | \$0.00 | \$0.00 |
| Detach & Reset Track lighting - track only | 5.00 LF | \$75.84 | \$12.64 | \$75.84 | \$0.00 | \$0.00 |
| Detach & Reset Fixture (can) for track lighting | 3.00 EA | \$73.19 | \$12.20 | \$73.19 | \$0.00 | \$0.00 |
| TOTAL LIGHT FIXTURES | | \$426.61 | \$71.10 | \$426.61 | \$0.00 | \$0.00 |
| MBL MARBLE - CULTURED OR NATURAL | | | | | | |
| R&R Threshold - cultured marble | 6.00 LF | \$311.96 | \$52.00 | \$311.96 | \$0.00 | \$0.00 |

Note: Slight variances may be found within report sections due to rounding

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Trade Summary

Includes all applicable Tax, General Contractor O&P, and Labor Minimums

| DESCRIPTION | LINE ITEM QTY | REPL. COST TOTAL | GCO&P | ACV | NON-REC. DEPREC. | MAX ADDL. AMT AVAIL. |
|---|------------------|---------------------|-------------------|--------------------|---------------------|----------------------------|
| MBL MARBLE - CULTURED OR NATURAL | | | | | | |
| TOTAL MARBLE - CULTURED OR NATURAL | | \$311.96 | \$52.00 | \$311.96 | \$0.00 | \$0.00 |
| PLM PLUMBING | | | | | | |
| Detach & Reset Sink faucet - Bathroom | 1.00 EA | \$163.07 | \$27.18 | \$163.07 | \$0.00 | \$0.00 |
| Install Angle stop valve | 1.00 EA | \$36.95 | \$6.16 | \$36.95 | \$0.00 | \$0.00 |
| Install Plumbing fixture supply line | 1.00 EA | \$18.48 | \$3.08 | \$18.48 | \$0.00 | \$0.00 |
| Detach & Reset Toilet | 1.00 EA | \$331.80 | \$55.30 | \$331.80 | \$0.00 | \$0.00 |
| Toilet - Reset | 1.00 EA | \$203.05 | \$33.84 | \$203.05 | \$0.00 | \$0.00 |
| Detach & Reset Bathtub - High grade | 1.00 EA | \$777.61 | \$129.60 | \$777.61 | \$0.00 | \$0.00 |
| TOTAL PLUMBING | | \$1,530.96 | \$255.16 | \$1,530.96 | \$0.00 | \$0.00 |
| PNT PAINTING | | | | | | |
| Paint baseboard - one coat | 24.48 LF | \$29.31 | \$4.88 | \$28.25 | \$0.00 | \$1.06 |
| Seal & paint baseboard - two coats | 83.07 LF | \$154.44 | \$25.74 | \$154.44 | \$0.00 | \$0.00 |
| Paint baseboard, oversized - one coat | 648.57 LF | \$840.65 | \$140.14 | \$840.65 | \$0.00 | \$0.00 |
| Seal & paint baseboard, oversized - two coats | 15.92 LF | \$31.79 | \$5.30 | \$31.79 | \$0.00 | \$0.00 |
| Paint crown molding, oversized - one coat | 382.06 LF | \$508.96 | \$84.84 | \$487.54 | \$0.00 | \$21.42 |
| Paint the walls - one coat | 525.31 SF | \$448.59 | \$74.76 | \$448.59 | \$0.00 | \$0.00 |
| Paint the ceiling - one coat | 2,113.03 SF | \$1,804.42 | \$300.74 | \$1,667.81 | \$0.00 | \$136.61 |
| Seal & paint base shoe or quarter round | 219.82 LF | \$221.37 | \$36.88 | \$221.37 | \$0.00 | \$0.00 |
| Seal & paint base shoe or quarter round | 420.75 LF | \$423.79 | \$70.64 | \$406.29 | \$0.00 | \$17.50 |
| Seal/prime then paint (2 coats) | 72.00 SF | \$86.88 | \$14.48 | \$86.88 | \$0.00 | \$0.00 |
| Seal/prime then paint the surface area (2 coats) | 429.00 SF | \$517.64 | \$86.28 | \$517.64 | \$0.00 | \$0.00 |
| TOTAL PAINTING | | \$5,067.84 | \$844.68 | \$4,891.25 | \$0.00 | \$176.59 |
| TIL TILE | | | | | | |
| Mosaic - ceramic/porcelain tile | 59.00 SF | \$1,404.90 | \$234.16 | \$1,404.90 | \$0.00 | \$0.00 |
| Remove Mosaic - ceramic/porcelain tile | 48.00 SF | \$107.72 | \$17.96 | \$107.72 | \$0.00 | \$0.00 |
| TOTAL TILE | | \$1,512.62 | \$252.12 | \$1,512.62 | \$0.00 | \$0.00 |
| WTR WATER EXTRACTION & REMEDIATION | | | | | | |
| Water Extraction & Remediation - 911 Restoration of Marietta | 1.00 EA | \$6,001.27 | \$0.00 | \$6,001.27 | \$0.00 | \$0.00 |
| TOTAL WATER EXTRACTION & REMEDIATION | | \$6,001.27 | \$0.00 | \$6,001.27 | \$0.00 | \$0.00 |
| TOTALS | | \$53,858.78 | \$6,753.64 | \$52,100.75 | \$0.00 | \$1,758.03 |

Note: Slight variances may be found within report sections due to rounding

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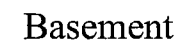
State Farm

WASHINGTON, LYNNTOYA

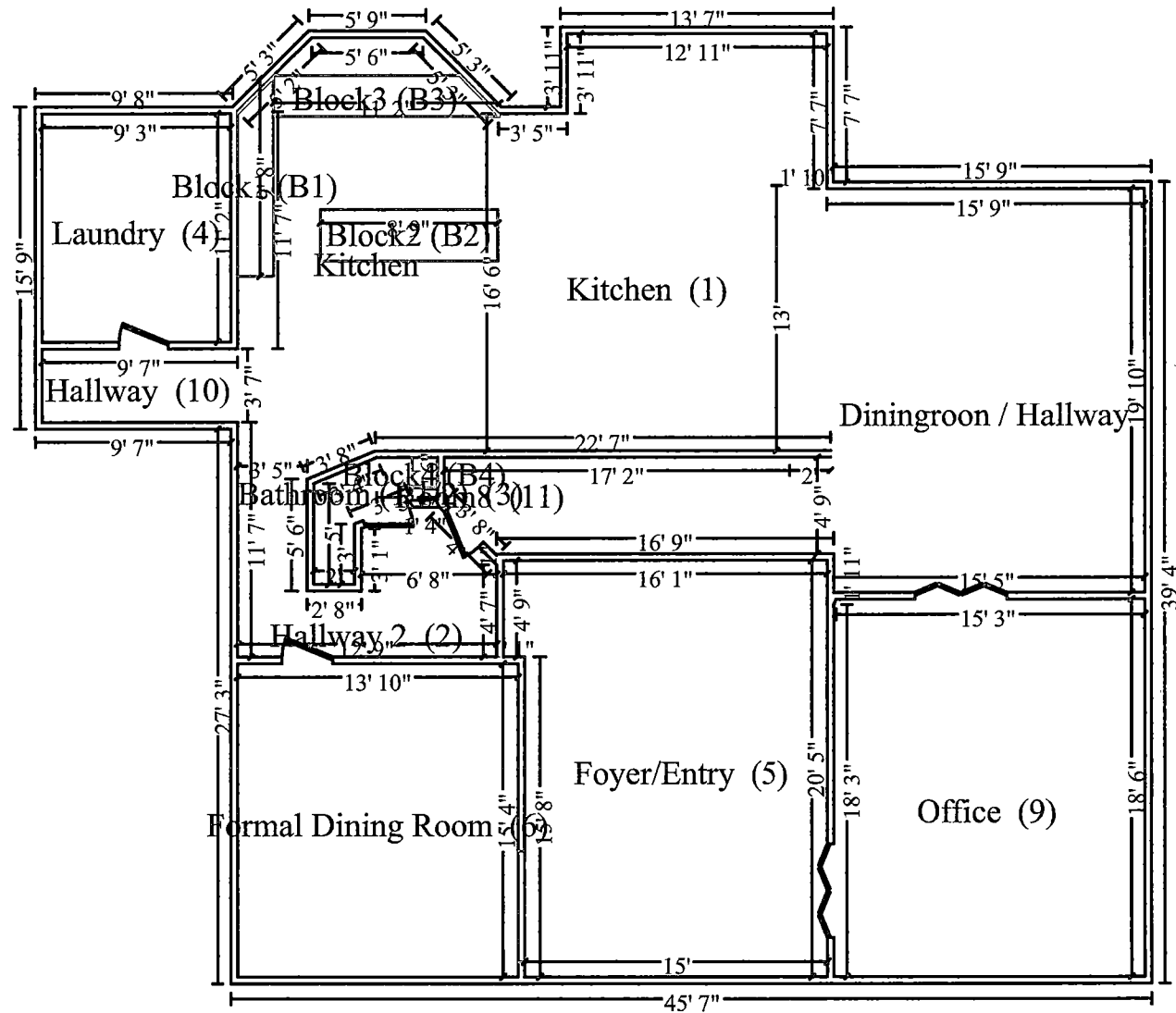
11-37M7-69X

Recap of Taxes, Overhead and Profit

| | GC Overhead (10%) | GC Profit (10%) | Material Sales Tax (7.75%) | Storage Rental Tax (7.75%) | Local Food Tax (3.75%) |
|-------------------|--------------------------|------------------------|---------------------------------------|---------------------------------------|-----------------------------------|
| Line Items | 3,376.82 | 3,376.82 | 658.43 | 0.00 | 0.00 |
| Total | 3,376.82 | 3,376.82 | 658.43 | 0.00 | 0.00 |



Main Level



Main Level



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EXHIBIT B



Corporate Office
404 Billings Farm Drive, Canton, GA 30115-8360
Telephone: (770) 213-7020
Email: Claims@GoHpac.com

60 DAYS FINAL DEMAND

Insurance Company

State Farm Insurance
One State Farm Plaza
Bloomington, IL 61710

05/30/2023

Insured/ Policyholder

Policy Holder: WASHINGTON, LYNNTTOYA
Claim #: 1137M769X
Loss Address: 3183 CHIPPING WOOD CT, MILTON, GA 30004
Policy #: 11C8V1348
Date of Loss: 08/02/2022

Attn: Claims Manager and State Farm Insurance

Pursuant to OCGA § 33-4-6, 60 Days demand is hereby made for payment of the above-referenced loss in accordance with the terms of the Insured's Policy and "Proof of Loss" dated March 25, 2023, and submitted by Hunter Public Adjusting Corp on March 27, 2023. We demand State Farm Insurance cure all improper claims handling and indemnify the Insured for their loss.

To date, State Farm Insurance has articulated no credible good faith for delaying or denying payment of the claims of their insureds. If payment is not made within 60 days of this notice, the insured plans to take legal action for bad faith.

We are now formally notifying you to maintain all recordings pertaining to this policy number and claim number. This consists of call recordings, internal memos, claim notes, underwriting notes, and professional work products.

The insured(s) reserve all rights he/she/they may have under the insurance policy, including, but not limited to, supplementing the claim/or filing additional Proofs of Loss, should cause arise.

The insured has completed their policy requirements under; "Duties after a Loss", and demands the payment of the entire estimate as submitted by Hunter Public Adjusting Corp for the loss of \$133,673.14 (less any previous payments and deductible per the policy and attached estimate, but not inclusive of the Alternative Living Expenses) within 10 days so there are no further delays, misrepresentations, or continual unfair claims handling.

Public Insurance Adjuster

Policy Holder(s)

By: _____ Date: _____
Matthew John Hunter, License No. 3252220

(Printed Name of Policyholder)

By: _____ Date: _____
(Policyholder's Signature)